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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/780,031	02/09/2001	Yiannis S. Tsiounis	7932.0007-00	8451

7590 12/23/2004

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EXAMINER

FULTS, RICHARD C

ART UNIT PAPER NUMBER

3628

DATE MAILED: 12/23/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

RECEIVED  
JAN 14 2005  
GROUP 3600

# Office Action Summary

Application No.

09/780,031

Applicant(s)

TSIOUNIS ET AL.

Examiner

Richard Fults

Art Unit

3628

*MLW*

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
  - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
  - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
  - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 09 February 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-61 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-61 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

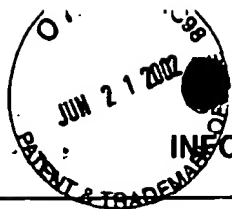
## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 2004/12.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.



OMB No. 0651-0011

## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	08729.0007-00000	Appln. No.	09/780,031
Applicants	Yiannis Tsiounis, et al.		
Filing Date	February 9, 2001	Group:	2167

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,883,810	03/16/99	Franklin, et al.			

Examiner Initial*	Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No
<i>MR</i>	GB 2 333 878 A	06/04/99	United Kingdom			
<i>I</i>	WO 95/16971	06/22/95	PCT			
<i>I</i>	WO 97/12344	04/03/97	PCT			
<i>MR</i>	WO 99/07121	02/11/99	PCT			

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

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	GROUP 3600

Examiner	<i>MR</i>	Date Considered	<i>12/10/04</i>
*Examiner:	Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		
Form PTO 1449		Patent and Trademark Office - U.S. Department of Commerce	

## DETAILED ACTION

### ***Claim Rejections - 35 USC § 101***

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

1. Claims 1-26 are rejected under 35 USC 101 as the claimed invention is directed to non-statutory subject matter. For a claim to be statutory under 35 USC 101 the following two conditions must be met:

1) In the claim, the practical application of an algorithm or idea results in a useful, concrete, tangible result,

AND

2) The claim provides a limitation in the technological arts that enables a useful, concrete, tangible result.

As to the technology requirement, note MPEP Section IV 2(b). Also note In re Waldbaum, 173USPQ 430 (CCPA 1972) which teaches "useful arts" is synonymous with "technological arts". In Musgrave, 167USPQ 280 (CCPA 1970), In re Johnston, 183USPQ 172 (CCPA 1974), and In re Toma, 197USPQ 852 (CCPA 1978), all teach a technological requirement.

**The invention in the body of the claim must recite technology.** If the invention in the body of the claim is not tied to technological art, environment, or machine, the claim is not statutory. Ex parte Bowman 61USPQ2d 1665, 1671 (BD. Pat. App. & Inter. 2001) (Unpublished).

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

Art Unit: 3628

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-61 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kolling et al (hereinafter Kolling).

Kolling discloses (see at least columns 1- 42, but in particular columns 1-13) all the steps, methods, systems, computer readable medium, and apparatus described in claims 1-61, including receiving a request from the customer to pay the merchant the request including a transaction information, obtaining confidential payment information of the customer, generating payment authentication information based on the confidential payment information, facilitating payment to the merchant without disclosing the confidential payment information of the customer to the merchant by transmitting instructions to pay the merchant on behalf of the customer and the payment authentication information to a payment component, transmitting payment authentication information to the merchant, receiving from the merchant the payment authentication with a merchant signature, verifying the merchant signature and the payment authentication information, and paying the merchant on behalf of the customer, and all the computer readable medium, systems, and apparatus necessary to carry out the steps and methods described within claims 1-61. Kolling does not specifically teach the use of signatures.

As Kolling describes a payment system operating over a network through the banking system, it would have been obvious to include whatever actual signatures that are required by bank regulation or law or of practical necessity. Kolling instead teaches the use of coded security passwords and other computer encoded authentication information which are more in compatable with a computerized payment system, ie: electronic signatures.

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As both the reference and the invention are computerized payment systems, it would have been obvious to one skilled in the art at the time of the invention to have been aware of the laws and regulations governing financial institutions and the teachings of Kolling's payment system and therefor would have enabled them to make and use this invention prior to its filing date.

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard Fults whose telephone number is 703-305-5416. The examiner can normally be reached on weekdays from 8:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sough, can be reached on (703)-305-0505. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.



RCF

12/10/2004



FRANTZY POINANT  
PRIMARY EXAMINER

Art 3628

<b>Notice of References Cited</b>	Application/Control No. 09/780,031	Applicant(s)/Patent Under Reexamination TSIOUNIS ET AL.	
	Examiner Richard Fults	Art Unit 3628	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,920,847	07-1999	Kolling et al.	705/40
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.